



2026 FPC-X9 Joint Standards Steering Committee Candidate Questionnaire



David Barber

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Segment: Technology Provider

Member Since: 2025

1. Why are the FPC's mission and this joint partnership meaningful to you or your organization?

The FPC's mission is meaningful to me because I have seen firsthand that faster payments adoption succeeds or fails based on trust, not technology alone. This partnership with ASC X9 matters because it connects standards with the operational and risk decisions that happen every day. My work sits at that intersection, helping organizations turn standards into practical controls that make faster payments usable, safe, and scalable.

2. Describe your experience participating with standards-setting bodies (e.g., X9, ISO). How has your involvement helped advance a project or influence adoption of a technical standard?

While my experience is not as a formal standards author, I have worked extensively in applying and operationalizing industry standards within real payment and risk workflows. By translating network rules, data specifications, and regulatory expectations into product requirements, controls, and user experiences, I have helped organizations adopt standards in ways that align with how payments are actually initiated, reviewed, and managed at scale.

3. This committee's work involves understanding technical specifications and data exchange (e.g., ISO 20022). What is your comfort level with these elements, and how have you applied them in real-world implementations?

I am comfortable engaging with technical specifications and data exchange models at a level that enables informed decisions and effective translation. In practice, I have applied these concepts by working with product, risk, and engineering teams to align data elements, validation logic, and workflows with real operational needs, ensuring standards support usability, risk controls, and scale rather than becoming abstract requirements.

4. How have you translated organizational or customer needs into technical requirements or industry best practices?

I regularly work with customers to understand where payments, risk reviews, or account changes break down operationally. I translate those pain points into clear workflow requirements, data inputs, and decision logic that

engineering teams can implement consistently. Over time, these patterns become repeatable best practices that improve usability while maintaining appropriate controls as transaction volumes scale.

5. Based on your background, what areas of the U.S. faster payments market would benefit most from this alliance in 2026?

In 2026, faster payments adoption will hinge on shared approaches to account ownership confidence, change-of-instructions risk, and consistent user experience across rails. This alliance can help align standards with practical guidance for risk-based decisioning and exception handling, enabling ACH, RTP, and FedNow to coexist in ways that are safe, intuitive, and scalable for both institutions and end users.

6. Share an example of how you've worked with diverse stakeholders to find consensus on a complex or technical issue.

In trade finance and working capital programs, I worked across procurement, treasury, accounting, legal, and technology teams to align payment terms and financing structures with accounting treatment and regulatory expectations. By reframing technical constraints in terms of CFO priorities and operational impact, I helped stakeholders reach consensus on policies and workflows that met compliance requirements while still delivering measurable liquidity and efficiency benefits.